

Hansen	Metcalf	Schaffer, Bob
Hastert	Mica	Sessions
Hastings (WA)	Miller (FL)	Shadegg
Hayworth	Moran (KS)	Shaw
Hefley	Moran (VA)	Shays
Herger	Morella	Sherman
Hill	Myrick	Shimkus
Hilleary	Nethercutt	Shuster
Hobson	Neumann	Sisisky
Hoekstra	Ney	Skaggs
Holden	Northup	Skeen
Horn	Norwood	Smith (MI)
Hostettler	Nussle	Smith (NJ)
Hulshof	Packard	Smith (OR)
Hunter	Pappas	Smith (TX)
Hutchinson	Parker	Smith, Adam
Hyde	Paul	Smith, Linda
Istook	Paxon	Snowbarger
Jenkins	Pease	Snyder
Johnson (CT)	Peterson (MN)	Solomon
Johnson, Sam	Peterson (PA)	Souder
Jones	Petri	Spence
Kasich	Pickering	Stearns
Kelly	Pitts	Stump
Kennedy (RI)	Pombo	Sununu
Kim	Porter	Talent
King (NY)	Portman	Tauscher
Kingston	Pryce (OH)	Tauzin
Klecza	Quinn	Taylor (NC)
Knollenberg	Radanovich	Thomas
Kolbe	Ramstad	Thornberry
LaHood	Redmond	Thune
Largent	Regula	Tiahrt
Latham	Riggs	Traficant
LaTourette	Riley	Turner
Lazio	Roemer	Upton
Lewis (CA)	Rogan	Walsh
Lewis (KY)	Rogers	Wamp
Livingston	Rohrabacher	Watkins
LoBiondo	Ros-Lehtinen	Watts (OK)
Lucas	Rothman	Weldon (FL)
Maloney (CT)	Roukema	Weldon (PA)
Manzullo	Royce	Weller
McCollum	Ryun	Weygand
McCrery	Salmon	White
McDade	Sanford	Whitfield
McHugh	Sawyer	Wicker
McInnis	Saxton	Wolf
McIntosh	Scarborough	Young (AK)
McKeon	Schaefer, Dan	

NAYS—166

Abercrombie	Filner	McCarthy (MO)
Ackerman	Ford	McCarthy (NY)
Allen	Furse	McGovern
Andrews	Gejdenson	McHale
Baldacci	Gephardt	McIntyre
Barcia	Green	McKinney
Barrett (WI)	Gutierrez	McNulty
Becerra	Hall (OH)	Meehan
Bentsen	Hamilton	Meek (FL)
Berman	Hastings (FL)	Meeks (NY)
Berry	Hefner	Menendez
Bishop	Hilliard	Millender
Blagojevich	Hinchey	McDonald
Blumenauer	Hinojosa	Miller (CA)
Bonior	Hoolley	Minge
Brady (PA)	Hoyer	Mink
Brown (CA)	Jackson (IL)	Mollohan
Brown (FL)	Jackson-Lee	Murtha
Brown (OH)	(TX)	Nadler
Capps	Jefferson	Neal
Carson	John	Oberstar
Clay	Johnson (WI)	Obey
Clayton	Johnson, E. B.	Olver
Clement	Kanjorski	Ortiz
Clyburn	Kaptur	Owens
Condit	Kennedy (MA)	Pallone
Costello	Kennelly	Pascrell
Coyne	Kildee	Pastor
Cummings	Kilpatrick	Payne
Danner	Kind (WI)	Pelosi
Davis (IL)	Klink	Pomeroy
DeFazio	Kucinich	Poshard
DeGette	LaFalce	Price (NC)
Delahunt	Lampson	Rahall
DeLauro	Lantos	Rangel
Dicks	Lee	Reyes
Dixon	Levin	Rivers
Doggett	Lewis (GA)	Rodriguez
Doyle	Lipinski	Roybal-Allard
Edwards	Lowe	Rush
Engel	Luther	Sabo
Ensign	Maloney (NY)	Sanchez
Eshoo	Manton	Sanders
Etheridge	Markey	Sandlin
Evans	Martinez	Schumer
Fattah	Mascara	Scott
Fazio	Matsui	Serrano

Skelton	Tanner	Visclosky
Slaughter	Taylor (MS)	Waters
Spratt	Thompson	Watt (NC)
Stabenow	Thurman	Waxman
Stark	Tierney	Wexler
Stenholm	Torres	Wise
Stokes	Towns	Woolsey
Strickland	Velazquez	Wynn
Stupak	Vento	Yates

NOT VOTING—19

Borski	Houghton	Moakley
Conyers	Inglis	Oxley
Cook	Klug	Pickett
Farr	Leach	Sensenbrenner
Gilman	Linder	Young (FL)
Gonzalez	Lofgren	
Harman	McDermott	

□ 1219

Mr. DICKS, Ms. MCCARTHY of Missouri, and Messrs. OBEY, JEFFERSON, and BISHOP changed their vote from "yea" to "nay."

Mr. GIBBONS and Mr. ROTHMAN changed their vote from "nay" to "yea."

So the question of consideration was decided in the affirmative.

The result of the vote was announced as above recorded.

PERSONAL EXPLANATION

Mr. MCDERMOTT. Mr. Speaker, I was unavoidably delayed at the White House and missed rollcall vote number 216 regarding House Resolution 462. Had I been present, I would have voted "no."

PERSONAL EXPLANATION

Mr. GILMAN. Mr. Speaker, During Rollcall Number 216 I was unavoidably detained and missed the vote. If I had been present I would have voted "aye."

The SPEAKER pro tempore. The gentleman from Colorado (Mr. MCINNIS) is recognized for 1 hour.

Mr. MCINNIS. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentlewoman from New York (Ms. SLAUGHTER), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

Mr. Speaker, House Resolution 462 is a structured rule providing for consideration of H.R. 3150, the Bankruptcy Reform Act of 1998, a bill that will improve bankruptcy practices and restore personal responsibility and integrity to the bankruptcy system.

House Resolution 462 provides for 1 hour of general debate, equally divided between the chairman and ranking member of the Committee on the Judiciary. The rule also waives section 303(a) of the Congressional Budget Act against consideration of the bill.

Mr. Speaker, the rule provides that the amendment in the nature of a substitute recommended by the Committee on the Judiciary now printed in the bill be considered as an original bill for the purpose of amendment.

House Resolution 462 provides that the committee amendment in the nature of a substitute shall be considered by title and that each title shall be considered as read. The rule also

waives all points of order against the committee amendment in the nature of a substitute. The rule provides that no amendment to the committee amendment in the nature of a substitute shall be in order except those printed in the Committee on Rules report.

Each amendment may only be offered in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report, equally divided and controlled by the proponent and an opponent, shall not be subject to amendment.

The rules also waives all points of order against amendments printed in the report.

This rule also allows the Chairman of the Committee of the Whole to postpone recorded votes and to reduce to 5 minutes the voting time after the first of a series of votes, provided that the first vote is not less than 15 minutes.

This provision will provide a more definite voting schedule and will help guarantee the timely completion of this important legislation. House Resolution 462 also provides for one motion to recommit with or without instructions, as is the right of the minority.

Mr. Speaker, we face a bankruptcy crisis in America today in which the needs of the debtor and the rights of the creditor are no longer in any kind of equilibrium. The balance between the debtor and the creditor has been lost and reform is clearly necessary. Basically we are asking that people assume personal responsibility, that they pay their bills when their bills are due, that they not give their word when they do not intend to keep their word.

We need to reestablish and preserve the original balance of the bankruptcy code in areas of which it has lost its fairness and modernize the sections of the code which have become outdated. H.R. 3150 achieves these goals.

When we consider the need for bankruptcy reform, it strikes me that we should simply look at some of the more startling statistics. The number of bankruptcies has increased more than 400 percent since 1980, more than 400 percent since 1980. This year there are expected to be more than 1.4 million bankruptcies, more than one bankruptcy in every 100 American households.

This extraordinary increase comes during a time of economic prosperity, not a period of recession that usually would bring more people into the bankruptcy court. Instead the increase is largely due to bankruptcies of convenience. Let me repeat that, bankruptcies of convenience.

We have the healthiest economy we have ever faced in the history of this country, yet our bankruptcies are exploding. Why? Because it is the convenient thing to do. It is the easy street. It is the easy way out.

This increase of bankruptcies of convenience is simply a ploy that is used by some people that owe money and